

**SNAPSHOT of HOME Program Performance--As of 12/31/08
Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Fitchburg Consortium

State: MA

PJ's Total HOME Allocation Received: \$9,374,817

PJ's Size Grouping*: C

PJ Since (FY): 1993

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*	
					Group	C Overall
Program Progress:			PJs in State: <u>19</u>			
% of Funds Committed	<u>90.47</u> %	<u>91.03</u> %	<u>13</u>	<u>90.66</u> %	<u>49</u>	<u>50</u>
% of Funds Disbursed	<u>86.61</u> %	<u>84.95</u> %	<u>6</u>	<u>81.06</u> %	<u>68</u>	<u>72</u>
Leveraging Ratio for Rental Activities	<u>3.06</u>	<u>7.56</u>	<u>16</u>	<u>4.62</u>	<u>44</u>	<u>37</u>
% of Completed Rental Disbursements to All Rental Commitments***	<u>51.30</u> %	<u>91.54</u> %	<u>19</u>	<u>81.27</u> %	<u>9</u>	<u>8</u>
% of Completed CHDO Disbursements to All CHDO Reservations***	<u>43.50</u> %	<u>72.72</u> %	<u>19</u>	<u>68.23</u> %	<u>15</u>	<u>14</u>
Low-Income Benefit:						
% of 0-50% AMI Renters to All Renters	<u>96.97</u> %	<u>81.44</u> %	<u>1</u>	<u>79.86</u> %	<u>81</u>	<u>86</u>
% of 0-30% AMI Renters to All Renters***	<u>75.76</u> %	<u>49.59</u> %	<u>1</u>	<u>44.82</u> %	<u>85</u>	<u>90</u>
Lease-Up:						
% of Occupied Rental Units to All Completed Rental Units***	<u>100.00</u> %	<u>96.41</u> %	<u>1</u>	<u>94.65</u> %	<u>100</u>	<u>100</u>
Overall Ranking:			In State: <u>19</u> / <u>19</u>		Nationally: <u>43</u> / <u>39</u>	
HOME Cost Per Unit and Number of Completed Units:						
Rental Unit	<u>\$16,353</u>	<u>\$26,175</u>		<u>\$25,419</u>	<u>33</u> Units	<u>18.60</u> %
Homebuyer Unit	<u>\$106,465</u>	<u>\$15,910</u>		<u>\$14,530</u>	<u>32</u> Units	<u>18.10</u> %
Homeowner-Rehab Unit	<u>\$34,457</u>	<u>\$14,817</u>		<u>\$20,251</u>	<u>112</u> Units	<u>63.30</u> %
TBRA Unit	<u>\$0</u>	<u>\$3,760</u>		<u>\$3,156</u>	<u>0</u> Units	<u>0.00</u> %

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Fitchburg Consortium MA

Total Development Costs:
(average reported cost per unit in HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$53,483	\$180,166	\$41,983
State:*	\$141,741	\$99,134	\$22,785
National:**	\$89,640	\$72,481	\$22,984

CHDO Operating Expenses: PJ: 2.8 %
(% of allocation) **National Avg:** 1.1 %

R.S. Means Cost Index: 1.12

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	54.5	43.8	73.2	0.0
Black/African American:	15.2	9.4	6.3	0.0
Asian:	0.0	3.1	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	3.1	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	3.0	3.1	0.0	0.0
Asian/Pacific Islander:	0.0	3.1	0.9	0.0

ETHNICITY:	Rental %	Homebuyer %	Homeowner %	TBRA %
Hispanic	27.3	34.4	19.6	0.0

HOUSEHOLD SIZE:	Rental %	Homebuyer %	Homeowner %	TBRA %
1 Person:	69.7	9.4	24.1	0.0
2 Persons:	0.0	15.6	21.4	0.0
3 Persons:	12.1	21.9	17.9	0.0
4 Persons:	15.2	28.1	16.1	0.0
5 Persons:	3.0	15.6	13.4	0.0
6 Persons:	0.0	9.4	3.6	0.0
7 Persons:	0.0	0.0	0.9	0.0
8 or more Persons:	0.0	0.0	2.7	0.0

HOUSEHOLD TYPE:	Rental %	Homebuyer %	Homeowner %	TBRA %
Single/Non-Elderly:	39.4	18.8	17.9	0.0
Elderly:	30.3	0.0	26.8	0.0
Related/Single Parent:	21.2	50.0	17.9	0.0
Related/Two Parent:	9.1	31.3	34.8	0.0
Other:	0.0	0.0	2.7	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:	Rental %	Homebuyer %
Section 8:	6.1	0.0 [#]
HOME TBRA:	0.0	
Other:	18.2	
No Assistance:	75.8	

of Section 504 Compliant Units / Completed Units Since 2001 12

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Fitchburg Consortium

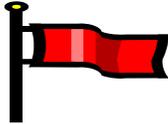
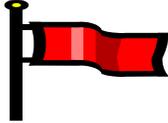
State: MA

Group Rank: 43
(Percentile)

State Rank: 19 / 19 PJs

Overall Rank: 39
(Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	51.3	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	43.5	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	96.97	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	1.99	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

